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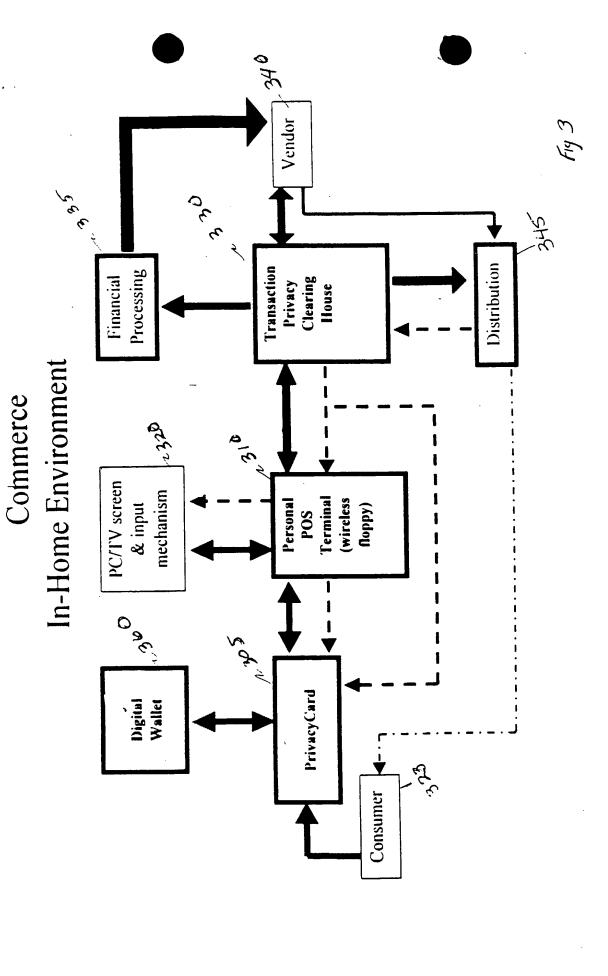
## 25 Vendors = = Electronic distribution channel = Transaction system backbone = Physical distribution channel 2110 04/~ Privacy Clearing House Commerce General Architecture Distribution Processing Transaction Financial Back End Front End 160 Display / Input Device **PrivacyCard** 02 Consumer

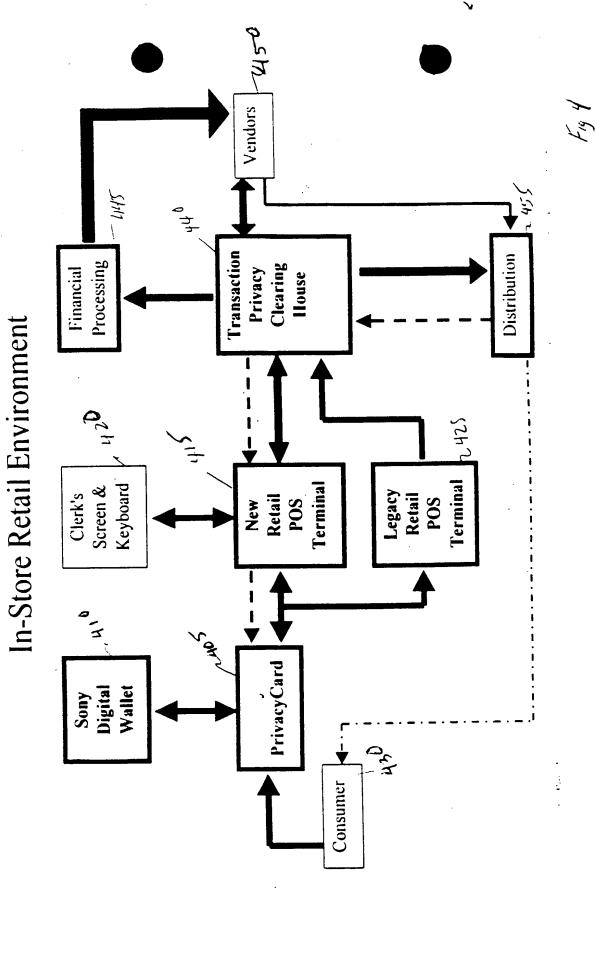
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Commerce General Architecture - POSTerminal: Vendors = Electronic distribution channel = Transaction system backbone 2250 1230 Clearing House Distribution Processing Transaction Financial Privacy Back End 9/4/0 Front End Display / Terminal Input Device POS 10% PrivacyCard Digital Wallet 047. Consumer

Fig Z

= Physical distribution channel





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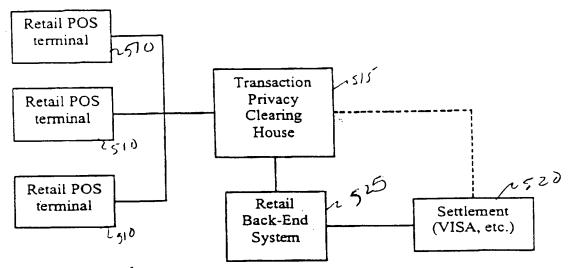


Diagram : A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

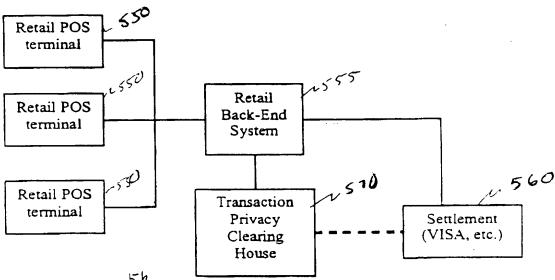
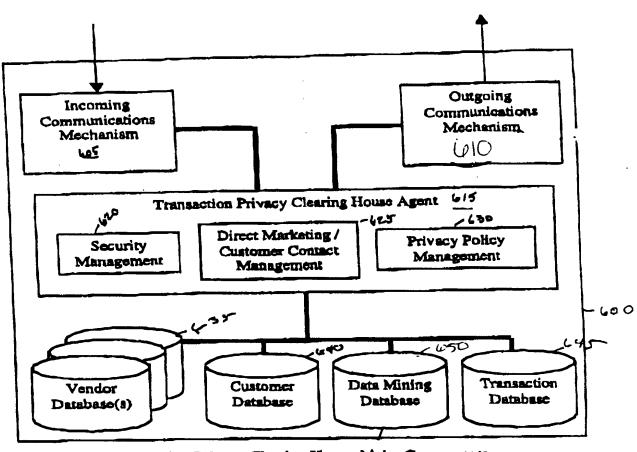


Diagram 3: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Negor Components

Fig. 6

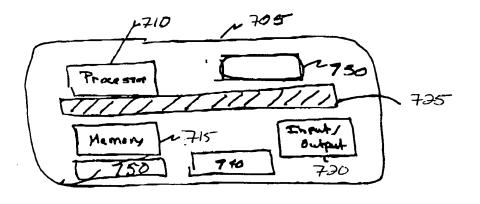
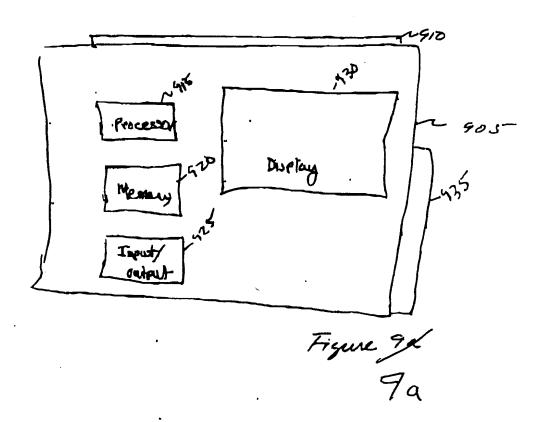
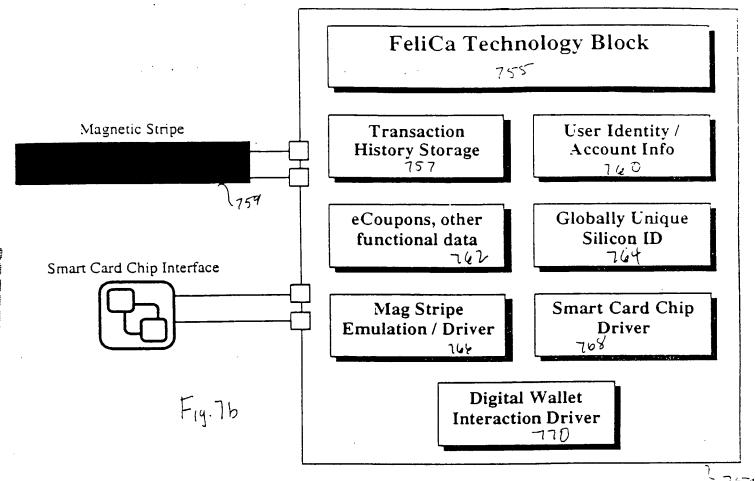
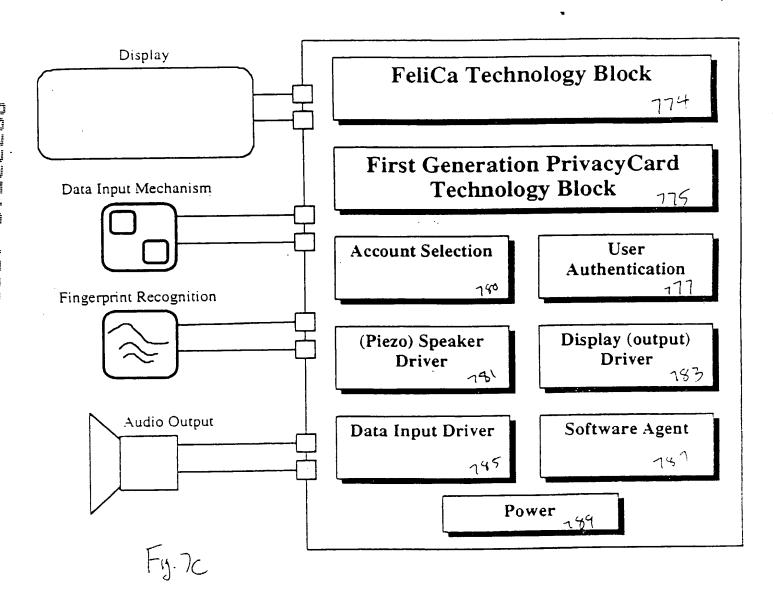


Figure 7 a







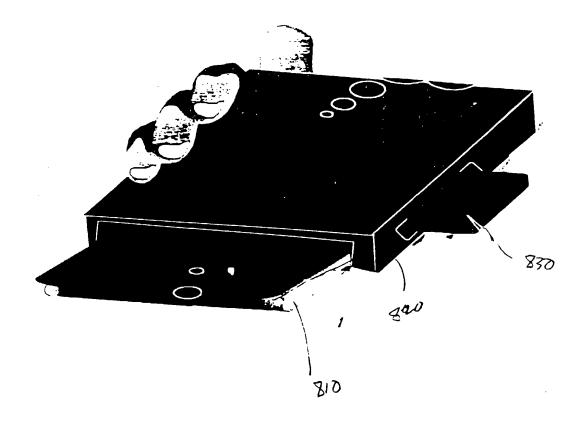
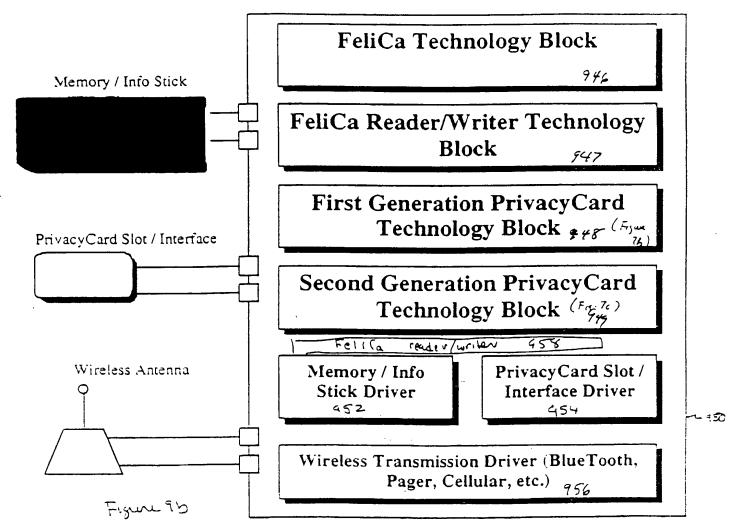


Fig 8

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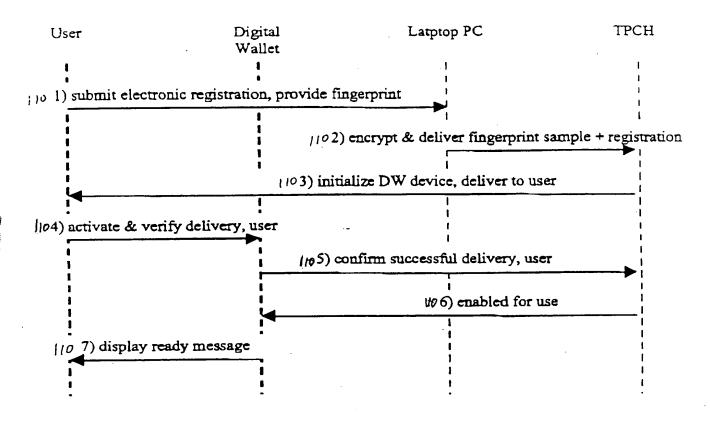
## Digital Wallet



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Fig. 10

Setup of Dischil

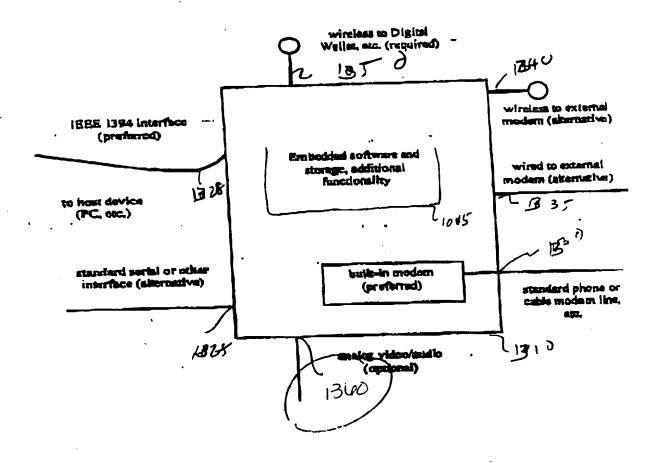


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POS Terminal

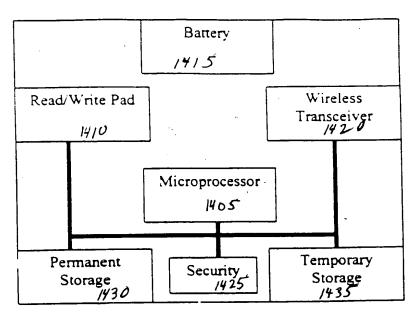
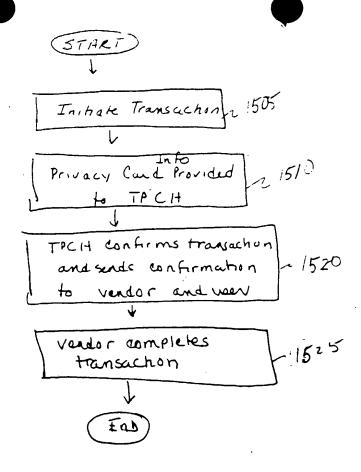
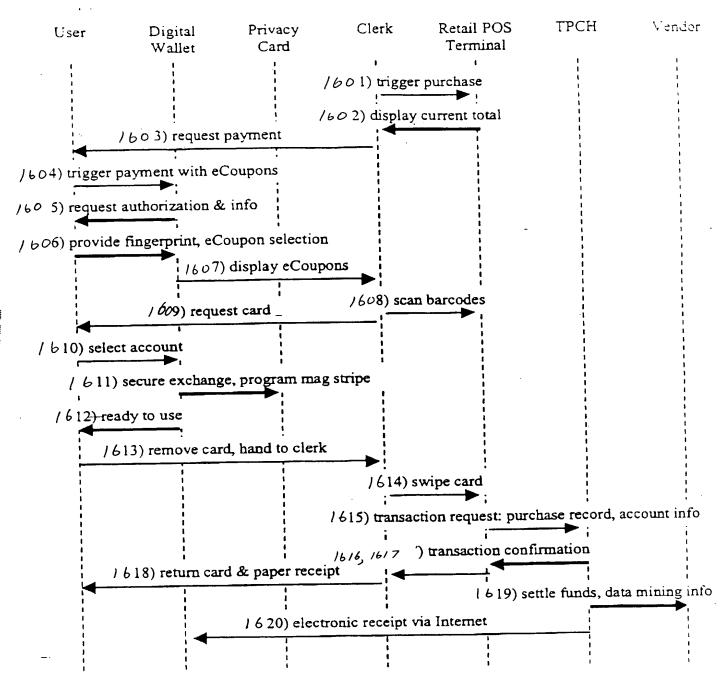


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

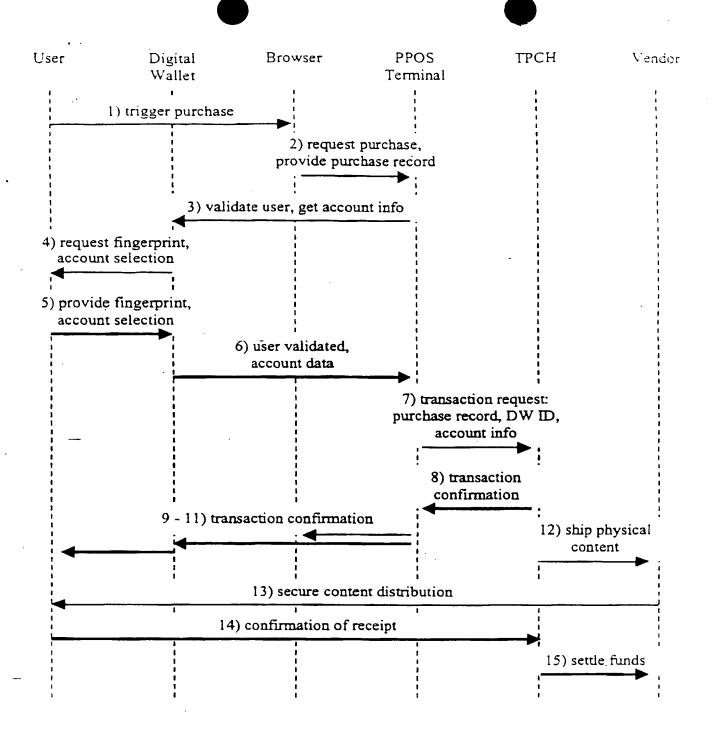
Fig 14



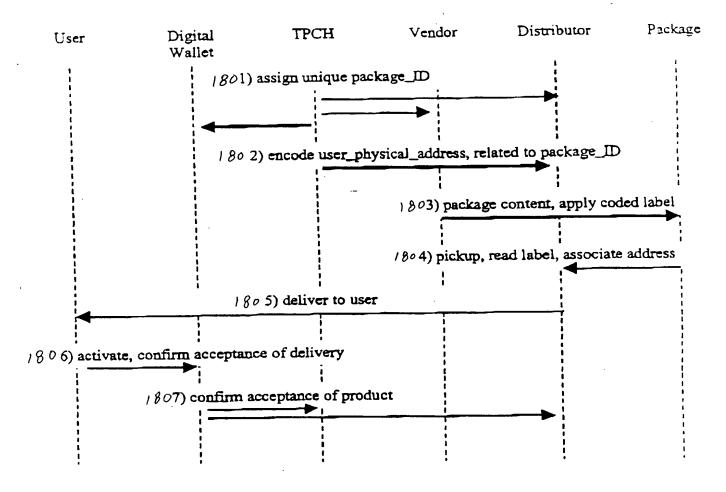
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F19. 17



F19.18

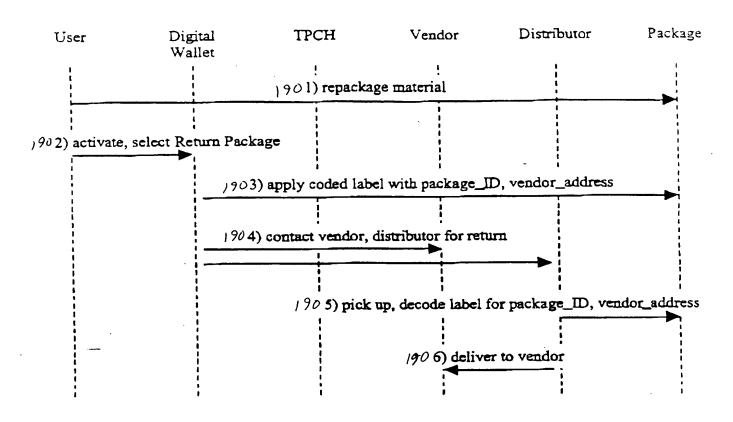
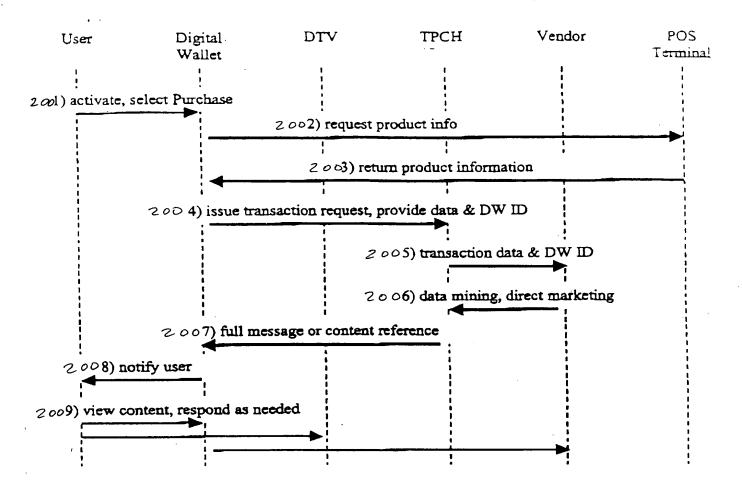


Fig. 19



F19 20

